



OFFICE OF STUDENT FINANCIAL AID

UNIVERSITY OF NORTH FLORIDA

PAYING FOR COLLEGE

OFFICE OF STUDENT
FINANCIAL AID





WHAT IS FINANCIAL AID?

Financial aid is any resource that can assist in off-setting the cost of attending college.

Examples of Financial Aid sources:

- **Federal:** Pell grant, federal student loans
- **State:** Bright Futures, FSAG
- **School/Institution:** Scholarships, tuition waivers
- **Private:** Private donor scholarships





TYPES OF FINANCIAL AID

Gift Aid – Scholarships & Grants

- Repayment is not required
- Applications may be necessary

Self-Help Aid – Work-Study & Loans

- Part-time on- or off-campus jobs
- Repayment is required for loans





CATEGORIES OF FINANCIAL AID

NEED-BASED

Based on financial need determined by FAFSA.

- Pell
- FSAG
- Subsidized loan

TALENT-BASED

Based in a special talent or skill.

- Athletic
- Musical
- Artistic

MERIT-BASED

Based strictly on GPA and/or test scores.

- Bright Futures
- UNF Presidential

NON-NEED-BASED

Everything else that does not fall into the other categories.



SELF-HELP AID

Federal Work Study

- Need-based award that allows a student to work part-time for an institution or within the community.

Direct Loan

- Need-based (subsidized) and non-need-based (unsubsidized) loans that have to be repaid.

PLUS Loan

- Non-need-based credit loans for which parents can apply.



APPLYING FOR FEDERAL AID

FAFSA - Free Application for Federal Student Aid

- Application - Available in October for the 2027-2028 aid year
- Takes approximately 30 minutes to complete
- Must be completed each year beginning in October to determine annual eligibility
- **Priority consideration is October 15**
- UNF's school code: **009841**
- ***<https://studentaid.gov>***





APPLYING FOR FEDERAL AID

INCOME

- Adjusted gross income
- Taxes paid
- Some untaxed income

ASSETS

- Cash, savings, checkings
- Investments, excluding retirement and IRAs
- Real estate, excluding primary residence

HOUSEHOLD SIZE

- Parents
- Siblings
- Others for whom parents provide more than 50% of support financially for the aid year in question

APPLYING FOR STATE FINANCIAL AID



Florida Financial Aid Application (FFAA)

State awards include Bright Futures, Florida Student Assistant Grant and various other programs.

- [*www.floridastudentfinancialaidsg.org/SAPHome*](http://www.floridastudentfinancialaidsg.org/SAPHome)
- Must apply before August 31 the year of high school graduation
- Takes approximately 15 minutes to complete
- Your student may have done this at their high school





SOCIAL SECURITY NUMBER FOR FINANCIAL AID PURPOSES

Although an SSN is not required when applying to UNF, it is required for various types of financial aid and third-party billing. This includes but is not limited to, financial aid awarded through the FAFSA, Florida Bright Futures scholarships and Florida Prepaid.

- Verify if we have your correct SSN on file through your myWings account.





FINANCIAL AID TERMINOLOGY: STUDENT AID INDEX

- The Student Aid Index (SAI) is an eligibility index number that your college's or career school's financial aid office uses to determine how much federal student aid you would receive if you attended the school.
- The college or career school will determine your financial need by subtracting your SAI from the cost of attendance.



FINANCIAL AID TERMINOLOGY:

COST OF ATTENDANCE

Cost of Attendance (COA) is the amount it will cost a student to go to school. If you're attending school at least half time, the COA is the estimate of the following:

- Tuition and fees
- Books, course materials, supplies and equipment
- Cost of housing and food (or living expenses)
- Transportation expenses
- Loan fees (excluding any loan fees for non-federal student loans)
- Miscellaneous expenses (including a reasonable amount for the documented cost of a personal computer)
- Allowance for childcare or other dependent care
- Costs related to a disability
- Costs of obtaining a license, certification or first professional credential
- Reasonable costs for eligible study abroad programs



FINANCIAL AID TERMINOLOGY:

FSA ID

- The Federal Student Aid (FSA) ID is a username and password combination you use to log in to the U.S. Department of Education (ED) online systems. You'll use your FSA ID every year you fill out a Free Application for Federal Student Aid (FAFSA) form and for the lifetime of your federal student loans.
- You'll need your full name and date of birth. You'll also need to create a memorable username and password, and complete challenge questions and answers so you can retrieve your account information if you forget it.



FINANCIAL AID TERMINOLOGY: CONTRIBUTORS

“Contributor” is a new term being introduced starting on the 2024-2025 FAFSA form. A contributor is anyone (you, your spouse, your biological or adoptive parents or your parent’s spouse) who is required to provide information on the FAFSA form, sign the FAFSA form and provide consent and approval to have their federal tax information transferred directly from the IRS into the form.



STUDENT INVITES PARENT TO FAFSA

FAFSA 2027-28 Student Repay Tax Save FAFSA Menu

Invite a Parent as a Contributor

A contributor is anyone who's required to provide information on your FAFSA form. In this section, you must invite a legal parent a legal parent is a biological or adoptive parent as determined by the state.

So, keep in mind the following:

- If your stepparent or legal guardian has legally adopted you, you can invite them to your form.
- If your legal parent is married to someone who hasn't legally adopted you, don't invite them to your form. When your legal parent fills out their section, they will invite them to your form if needed.

Who should I invite as a parent on the FAFSA form?

Previous

Parent

parent1@email.com

Invite Sent

Other ways to send the invite

Copy and Send the Invite Link

www.fafsa.gov/invite/8BR4U7T Copy Link

You can also have them go to www.fafsa.gov/invite and enter code:

8BR4U7T

Cancel Invite

- Student enters parent email address to invite them to complete parent portion of the FAFSA
- Invitation link or invitation code can be shared directly

FAFSA REAL-TIME FRAUD DETECTION



- Newly implemented in 2026
- Some applicants asked to complete automated identity verification process

Identity Verification Needed

We've flagged your FAFSA form for potential fraud. Clear this step right now by verifying your identity. You will need:



Your government-issued photo ID



Your smartphone or tablet

[Get started](#)

Powered by  **Socure**

[Decline Identity Verification](#)

If you decline to verify your identity now, you won't be able to get federal student aid and it could delay your state benefits.



UNF SCHOLARSHIPS

UNF offers scholarships to undergraduate freshman (first-time-in-college) and transfer students. We are committed to helping students finance their college education. Whether you are seeking a scholarship based on academic achievements or financial need, we offer various options!

- Florida Need-Based Scholarships (Freshmen)
- Florida Resident Merit-Based (Freshmen)
- Jacksonville Commitment (Freshmen)
- Florida Pre-Collegiate A.A. (Freshmen)
- Florida Transfer Student Scholarships (Transfers)
- First Generation (Freshmen & Transfers)
- Non-Resident Merit-Based Waivers (Freshmen & Transfers)

Scan the QR code or visit ***unf.edu/scholarships*** to learn more!



Scholarship awarding cannot be guaranteed and will only be done on a funds-available basis.

26/27 FL BRIGHT FUTURES ELIGIBILITY



Florida Academic Scholars (FAS)

- High school weighted GPA of 3.5
- 29 ACT / 1330 SAT / 95 CLT
- 100 community service *and/or* work hours

Florida Medallion Scholars (FMS)

- High school weighted GPA of 3.0
- 24 ACT / 1190 SAT / 82 CLT
- 75 community service *and/or* 100 work hours





ADMISSIONS SCHOLARSHIPS

No separate scholarship application is required, all students are automatically considered for admissions merit scholarships. Scholarship notifications will be sent to qualifying students via their UNF email.

Priority consideration will be given to students who have applied and been admitted by January 15.

FRESHMEN FLORIDA RESIDENT MERIT-BASED SCHOLARSHIPS*

Scholarship	Amount (per year)	GPA	SAT	ACT	CLT
President's Platinum	\$5,000	4.1	1330	29	95
President's Gold	\$4,000	3.9	1260	27	89
President's Silver	\$3,000	3.7	1200	25	83
Provost's Award	\$2,000	4.5	1060	21	67
Dean's Award	\$1,000	4.2	1060	21	67

**Scholarship awarding cannot be guaranteed and will only be done on a funds-available basis.*



FINISH IN FOUR

Students are encouraged to complete 15 credit hours during both fall and spring terms. Most UNF scholarships also require 15 credit hours per term for renewal each year.

Excess Hour Surcharge:

- Since 2009, the Florida legislature has encouraged students to finish a bachelor's degree in a timely manner.
- The law requires universities to add a surcharge to each credit hour taken in excess of the total number necessary to complete the degree.
- The cost of delaying graduation by even one or two years can be high.
- Most scholarships renew for four years; we encourage students to complete a degree in this timeframe, so they are not here without funding.

APPLYING FOR PRIVATE FINANCIAL AID



Private scholarships come from a variety of sources. Don't pay for an online scholarship website.

Chamber of Commerce

Civic groups/Unions

High school

Private corporations

Private organizations

Religious organizations

School district



FINANCIAL AID TIMELINE

July: Apply for admissions at unf.edu/apply

September 2: Early Action admission application deadline

September 16: Early Action admission decisions released

October 1: FAFSA and Florida Application for Financial Aid (FFAA) opens

October 15: Priority FAFSA submission deadline for UNF need-based funding

January 15: Scholarship priority deadline

January: Estimated financial aid packaging

May 1: Enrollment deposit deadline

May/June: New Student Orientation sessions

**Dates are subject to change.*

CONTACT INFORMATION

STUDENT FINANCIAL AID

Website: unf.edu/financialaid

Email: onestop@unf.edu

Financial Aid Resources:

www.studentaid.gov

www.facebook.com/FederalStudentAid

www.x.com/FAFSA

www.youtube.com/FederalStudentAid

www.floridastudentfinancialaid.org

www.finaid.org

www.Fastweb.com



**One Stop Student
Services, Bldg. 10**



unf.edu/onestop